

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

2010-3735

POWERS KIRN, LLC

728 Marne Highway

P.O. Box 848

Moorestown, NJ 08057

856-802-1000

Attorney for U. S. Bank N. A.

WP0186

In Re:

Nicole M. McMickle

aka Nicole M. Simicich

Case No.: 10-30238-KCF

Chapter: 7

Hearing Date: 09/14/2010 at 10:00 am

Judge: Honorable Kathryn C. Ferguson

CERTIFICATION RE CALCULATION OF AMOUNT DUE ON THE NOTE AND MORTGAGE

Lisa Rogers of full age, employed as Director of Default Services for National Default Servicing Corporation authorized outsourcing agent for U. S. Bank N. A., hereby certifies the following information:

Recorded on , in Middlesex County, in Book 12827 at Page 668&c

Property Address: 22 Oxford Road, East Brunswick, NJ 08816

Mortgage Holder: U. S. Bank N. A.

Mortgagor(s)/Debtor(s): Nicole M. McMickle

aka Nicole M. Simicich

I. PAYOFF STATEMENT

Unpaid Principal Balance.....	\$241,663.55
Interest from 2/1/10 to 8/1/10	\$7,098.84
(Interest rate = 5.875 % per year;	per day x days)
Late Charges from to (/mo. x mos.)	\$369.70
Attorney's fees and costs as of \$650.00

Advances through

for:

Real Estate Taxes	\$1,839.86
Insurance premiums	
M.I.P.	
Inspections	
Winterizing/Securing	
<i>Sub-Total of Advances</i>	\$1,839.86
Less Escrow Monies	
Net Advances	\$1,839.86
Interest on advances from	
Other charges (specify) Corporate	\$123.00
Less unearned interest	
TOTAL DUE AS OF	\$251,744.95

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate (as of 8/5/10). * \$285,000.00

Liens on the real estate:

1. Real estate taxes as of	
2. First Mortgage (principal and interest), as of	\$251,744.95
3. Second Mortgage (principal and interest), as of	
4. Other (specify on separate exhibit)	\$48,700.00
TOTAL LIENS	(\$300,444.95)
APPARENT EQUITY AS OF	(\$15,444.95)

*Source: BPO (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

I certify under penalty of perjury that the foregoing is true and correct.

08/11/2010
(Date of signature)

/s/ Lisa Rogers
Signature

EXHIBIT TO CERTIFICATION RE CALCULATION OF AMOUNT DUE

Mortgagor(s)/Debtor(s): Nicole M. McMickle
aka Nicole M. Simicich

\$20,200.00	Less Debtor's Exemptions
<u>\$28,500.00</u>	Cost of Sale Estimated at 10%
\$48,700.00	Total for II .4. Other above

2010-3735

Loan# (Last 4 digits): 2725

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In re:
Nicole M. McMickle
aka Nicole M. Simicich

:
: CASE NO. 10-30238-KCF

:
: CHAPTER: 7

:
: Debtor(s) : HEARING DATE: 09/14/2010 at 10:00 am

:
:

CERTIFICATION OF AMOUNT DUE

Lisa Rogers does hereby certify:

1. I am Director of Default Services for National Default Servicing Corporation authorized outsourcing agent for U. S. Bank N. A., the holder of a bond and mortgage on premises known as 22 Oxford Road, East Brunswick, NJ. Copies of said documents are attached hereto.

2. The following is the amount due on the bond and mortgage:

\$241,663.55 Unpaid Principal Balance

\$7,098.84 Interest as of: 08/01/2010

\$1,839.86 Advances for Taxes & Insurance

\$369.70 Late Charges

\$123.00 Other Advances (Corporate)

\$650.00 Legal Fees & Costs

\$251,744.95 TOTAL DUE

3. The last payment made on this account was made on 02/04/2010.
4. I certify the above facts are true. I am aware that if the above facts are wilfully false, I am subject to punishment.

/s/ Lisa Rogers
Lisa Rogers

DATED: 08/11/2010